

State of Washington  
Office of the Insurance Commissioner  
1998 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Private Passenger Auto No-Fault (personal injury protection)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Mut Auto Ins Co	25178	IL	\$31.181	18.92%	\$31.877	\$14.980	46.99%
2	Farmers Ins Co Of WA	21644	WA	\$21.919	13.30%	\$21.317	\$18.686	87.66%
3	Allstate Ins Co	19232	IL	\$13.843	8.40%	\$13.624	\$14.214	104.33%
4	Pemco Mut Ins Co	24341	WA	\$9.895	6.00%	\$10.058	\$7.337	72.95%
5	Allstate Ind Co	19240	IL	\$6.024	3.65%	\$5.970	\$3.528	59.11%
6	Safeco Ins Co Of IL	39012	IL	\$5.504	3.34%	\$5.467	\$4.001	73.18%
7	Mutual Of Fumclaw Ins Co	14761	WA	\$4.864	2.95%	\$4.805	\$1.887	39.28%
8	Mid-Century Ins Co	21687	CA	\$3.592	2.18%	\$3.527	\$2.811	79.69%
9	United Services Auto Assoc	25941	TX	\$3.573	2.17%	\$3.520	\$2.913	82.75%
10	USAA Cas Ins Co	25968	FL	\$3.386	2.05%	\$3.313	\$1.571	47.43%
11	Pemco Ins Co	18805	WA	\$3.379	2.05%	\$3.336	\$2.672	80.09%
12	General Ins Co Of Amer	24732	WA	\$3.220	1.95%	\$3.175	\$2.630	82.82%
13	Hartford Underwriters Ins Co	30104	CT	\$2.812	1.71%	\$3.234	\$1.446	44.71%
14	First Natl Ins Co Of Amer	24724	WA	\$2.534	1.54%	\$2.518	\$2.488	98.79%
15	State Farm Fire And Cas Co	25143	IL	\$2.462	1.49%	\$2.582	(\$166)	(6.44)%
16	Nationwide Mut Ins Co	23787	OH	\$2.200	1.33%	\$2.163	\$1.538	71.10%
17	Grange Ins Assn	22101	WA	\$2.119	1.29%	\$2.210	\$2.023	91.54%
18	Dairyland Ins Co	21164	WI	\$2.070	1.26%	\$2.212	\$1.250	56.48%
19	Unicard Ins Co	25747	WA	\$1.953	1.19%	\$1.965	\$1.114	56.67%
20	American States Preferred Ins Co	37214	IN	\$1.946	1.18%	\$1.960	\$2.080	106.11%
21	North Pacific Ins Co	23892	OR	\$1.734	1.05%	\$1.758	\$1.527	86.83%
22	Countrv Mut Ins Co	20990	IL	\$1.685	1.02%	\$1.625	\$1.116	68.69%
23	Safeco Ins Co Of Amer	24740	WA	\$1.530	0.93%	\$1.608	\$584	36.34%
24	Government Employees Ins Co	22063	MD	\$1.490	0.90%	\$1.454	\$1.134	77.97%
25	Geico General Ins Co	35882	MD	\$1.307	0.79%	\$1.190	\$1.439	120.98%
26	Continental Ins Co	35289	NH	\$1.281	0.78%	\$1.189	\$696	58.54%
27	Progressive American Ins Co	24252	FL	\$1.151	0.70%	\$808	\$411	50.85%
28	Progressive Classic Ins Co	42994	WI	\$1.142	0.69%	\$851	\$596	70.05%
29	Progressive Northern Ins Co	38628	WI	\$1.086	0.66%	\$1.478	\$510	34.51%
30	Liberty Mut Fire Ins Co	23035	MA	\$1.046	0.63%	\$956	\$881	92.21%
31	Nationwide Mut Fire Ins Co	23779	OH	\$954	0.58%	\$971	\$749	77.16%
32	Metropolitan Cas Ins Co	40169	RI	\$923	0.56%	\$906	\$754	83.18%
33	Progressive Specialty Ins Co	32786	OH	\$836	0.51%	\$1.099	\$527	47.95%
34	National Merit Ins Co	39004	WA	\$785	0.48%	\$795	\$368	46.29%
35	Progressive Cas Ins Co	24260	OH	\$785	0.48%	\$568	\$357	62.87%
36	Viking Ins Co Of WI	13137	CO	\$750	0.45%	\$705	\$877	124.38%
37	Guaranty Natl Ins Co	11401	CO	\$731	0.44%	\$659	\$263	39.88%
38	Financial Ind Co	19852	CA	\$658	0.40%	\$670	\$161	24.05%
39	Progressive Northwestern Ins Co	42919	WA	\$580	0.35%	\$576	\$283	49.08%
40	Oregon Mut Ins Co	14907	OR	\$571	0.35%	\$594	\$438	73.63%
All 171 Other Companies				\$15.347	9.31%	\$14.810	\$9.718	65.62%
Totals (Loss Ratio is average)				\$164.845	100.00%	\$164.103	\$112.391	68.49%

(1)Excluding all Loss Adjustment Expenses (LAE)